

PRESS RELEASE

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INSURANCE COMMISSIONER ANNOUNCES ENROLLMENT IN STATE'S HIGH RISK HEALTH INSURANCE PLAN GROWING

CHARLESTON, WV – West Virginia Insurance Commissioner, Jane L. Cline, announced today more than 200 persons who have had difficulty obtaining health insurance in the regular market are now insured through AccessWV, the State's high risk health insurance plan.

Offered by the State of West Virginia, AccessWV guarantees that all West Virginia residents who qualify can purchase health insurance through the plan, regardless of their current and past health circumstances.

"Many AccessWV members have been denied health insurance by the regular market or were offered coverage that excluded their health conditions," Cline said.

"Other members have health issues that would automatically disqualify them from coverage elsewhere."

In addition to covering individuals who are eligible based on medical status, AccessWV serves as a qualified health plan for the federal Health Coverage Tax Credit (HCTC) program and as an option for persons with portability rights under the federal Health Insurance Portability and Accountability Act (HIPPA).

While HIPPA guarantees the right to purchase coverage, it does not regulate premiums. Many persons with portability rights are quoted excessively high premiums because of their medical conditions. AccessWV's premiums are higher than the regular market, but lower than the premiums quoted by most traditional carriers.

According to AccessWV Executive Director, Alfreda Dempkowski, "AccessWV provides a critical safety valve for this group of persons who obviously value their insurance coverage but are stymied in their attempt to purchase coverage in the regular market".

AccessWV covers a full array of health services including inpatient hospital care, physician services, outpatient services, home care, prescription drugs, maternity care, rehabilitation, outpatient therapies and other services.

AccessWV is financed through member premiums, an annual assessment on West Virginia hospitals and funds from a federal start-up grant. Additional information may be obtained by calling toll-free 1-866-445-8491 or visiting www.accesswv.org.